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WFS FINANCIAL, INC.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re
RHONDA PATRYCE FIELDS,
Debtor(s).

Case No. 06-41890-EDJ

Chapter 13

Date:

Time:

Judge: Hon. Edward D. Jellen

Place: 1300 Clay Street

Room 215

Oakland, CA 94612

**STIPULATION RESOLVING OBJECTION OF WFS FINANCIAL, INC. TO
CONFIRMATION OF PLAN**

IT IS HEREBY STIPULATED BY AND BETWEEN Secured Creditor, WFS Financial, Inc. ("Secured Creditor"), by and through its attorney of record Katrina V. Stolc, Esq. of the law firm of Severson & Werson PC, and Rhonda Fields ("Debtor"), by and through Debtor's attorney of record Patrick L. Forte, Esq., as follows:

1. Secured Creditor has a perfected security interest in Debtor's 2004 Kia Optima, Vehicle Identification No. KNAGD128145277922 (hereinafter "Vehicle") pursuant to a Motor Vehicle Contract & Security Agreement dated 3/12/2004 (hereinafter "Contract") entered into between Debtor and Secured Creditor's predecessor-in-interest ("Dealer").

2. Debtor shall provide for payment in full of Secured Creditor's claim on the Vehicle in the amount of \$7,221.69 which shall be paid to Secured Creditor with interest at the rate of 9.25% per annum, and shall reflect the above terms in an Amended Plan or, in the alternative, in the Order Confirming Debtor's Chapter 13 Plan.

3. Subject to the terms and conditions of this Stipulation, Secured Creditor hereby withdraws its Objection to Confirmation of Debtor's Chapter 13 Plan.

SEVERSON & WERSON, P.C.

Dated: 12/26/2006

By: /s/ Katrina Stolz_
Katrina V. Stolz
Attorneys for Secured Creditor
WFS FINANCIAL, INC.

Dated: 12/26/2006

By: /S/ Patrick L. Forte
Patrick L. Forte
Attorney for Debtor
RHONDA FIELDS